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The Honorable State Representative Peter Lund, Committee Chair Michigan House of Representatives Insurance Committee 374 Capitol Building Lansing, MI 48909

RE: Proposed Amendment to HB 5588

Chairman Lund and Members of the House Insurance Committee:

I would like to make it very clear that I do not support or condone anyone driving under the influence of illegal drugs or alcohol. I feel that anyone who is caught doing this should be held responsible for what they do, since it not only puts themselves at risk, but the lives of their passengers as well as innocent motorists and pedestrians.

While I feel strongly about those who drive under the influence being charged with the crime that they have committed, it is as important to make sure that we do not let of single incident of poor judgment determine the fate of a young adults life.

Before voting on this legislation, please consider the following scenario. A high school student is attending a party after prom. Even though this student has a 3.8GPA and has received a scholarship to attend a major in state university, they let their usual good decisions get caught up in the moment and they have a few beers with their friends. Because this teen is usually responsible, they leave the party to make sure they arrive home by the curfew their parents have set for them. On the way home, the teen drifts into an oncoming lane and immediately veers back into their lane, over correcting the car and ends up hitting a telephone pole causing them to sustain catastrophic injuries.

Should this teen be charged with a DUI? Absolutely, they drove under the influence and that is illegal. But should this teen be denied the opportunity to recover to their maximum medical potential because under the circumstances, they are disqualified from Personal Injury Protection Insurance? No, this teen should not have to suffer a lifetime because of a single, momentary act of poor judgment.

I am proposing that an amendment be added to exclude drivers under the age of 21 from this legislation. If recently passed HB4393 protects those less than 21 years of age from prosecution if they seek treatment or medical attention for an alcohol related incident, we should offer those less than 21 years of age involved in an alcohol related accident the opportunity to receive medical treatment and rehabilitation through PIP benefits.

Please give this amendment serious consideration. A teen receiving a DUI will already have an uphill battle from a legal, social, and employment aspect, let's not add a lifetime of suffering and hopelessness from a lack of insurance to the list.